

In re:  
Hayward L. Ruff  
Yvette D. Cooley-Ruff  
Debtors

Case No. 18-17384-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 15, 2022

User: admin  
Form ID: 138FIN

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Hayward L. Ruff, Yvette D. Cooley-Ruff, 101 W Nedro Ave, Philadelphia, PA 19120-2423

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 15 2022 23:48:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 15 2022 23:47:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2022 at the address(es) listed below:

Name	Email Address
JASON BRETT SCHWARTZ	on behalf of Creditor Philidelphia Federal Credit Union jschwartz@mesterschwartz.com
KENNETH E. WEST	

District/off: 0313-2

User: admin

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ecfemails@ph13trustee.com philaecf@gmail.com

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MARTIN A. MOONEY

on behalf of Creditor TD Auto Finance LLC Martin.Mooney@ag.ny.gov kcollins@schillerknapp.com

MICHAEL D. SAYLES

on behalf of Joint Debtor Yvette D. Cooley-Ruff midusa1@comcast.net  
michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

MICHAEL D. SAYLES

on behalf of Debtor Hayward L. Ruff midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

REBECCA ANN SOLARZ

on behalf of Creditor Pennymac Loan Services LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Hayward L. Ruff and Yvette D.  
Cooley-Ruff

Debtor(s)

Case No: 18-17384-mdc

Chapter: 13

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**NOTICE OF DEADLINE TO OBJECT TO FINAL REPORT**

To all parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has filed his final report and account. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed within 30 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may approve the Trustee's Final Report and Account.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 7/15/22